

Table I.F.1 Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	86.6%	80.3%	85.0%	86.9%	86.6%	87.2%	84.1%	87.1%
Industry group **								
Agric., fish., forest.	86.0%	69.7%	82.1%	92.9%	97.1%	80.7%	80.6%	87.6%
Mining and manufacturing	88.0%	91.3%	87.0%	88.3%	88.8%	87.5%	88.7%	87.9%
Construction	83.4%	83.1%	86.6%	83.7%	91.4%	70.0%	84.4%	82.8%
Utilities and transp.	88.6%	83.2%	79.1%	83.5%	85.2%	90.8%	86.2%	88.9%
Wholesale trade	90.1%	81.9%	90.1%	89.2%	88.6%	92.3%	87.8%	90.8%
Fin. svcs. and real estate	89.4%	77.6%	85.8%	90.1%	90.8%	90.1%	83.6%	90.1%
Retail trade	90.5%	77.2%	87.9%	92.1%	83.7%	93.1%	86.6%	91.2%
Professional services	84.0%	79.3%	84.5%	84.3%	85.3%	83.7%	82.0%	84.3%
Other services	84.7%	81.6%	79.1%	86.8%	81.2%	86.6%	81.6%	85.4%
Ownership								
For profit, incorporated	87.6%	79.8%	85.5%	85.7%	88.0%	88.6%	84.0%	88.3%
For profit, unincorporated	87.6%	80.7%	85.2%	90.4%	85.9%	89.5%	85.0%	88.3%
Nonprofit	81.7%	82.6%	80.3%	88.8%	82.8%	80.3%	82.7%	81.6%
Age of firm								
Less than 5 years	85.6%	76.1%	90.2%	86.8%	88.8%	79.6%	83.1%	88.1%
5-9 years	83.3%	81.6%	84.1%	81.2%	82.8%	94.2%	83.8%	82.9%
10-19 years	86.3%	80.5%	82.2%	86.0%	87.0%	90.7%	81.5%	89.0%
20 or more years	86.9%	81.1%	85.2%	88.1%	86.7%	87.1%	85.4%	87.1%
Multi/single status								
2 or more locations	87.8%	93.9%	89.2%	88.8%	88.3%	87.7%	89.8%	87.8%
1 location only	83.7%	79.9%	84.5%	86.3%	84.2%	72.3%	83.4%	84.0%
Percent full-time employees								
Less than 25%	79.1%	88.6%	84.5%	85.7%	73.3%	78.8%	87.8%	77.2%
25-49 %	86.8%	88.4%	82.1%	84.2%	82.4%	89.1%	85.2%	87.0%
50-74 %	85.4%	81.7%	90.8%	89.0%	85.0%	84.5%	85.0%	85.5%
75% or more	86.9%	79.5%	84.3%	86.8%	87.3%	87.5%	83.8%	87.4%
Union presence								
No union employees	87.3%	81.4%	85.4%	87.2%	87.8%	87.9%	84.8%	87.8%
Has union employees	84.0%	46.1% *	75.1%	80.7%	77.5%	85.6%	68.1%	84.6%
Percent low-wage employees								
50% or more low-wage	87.7%	82.9%	85.6%	88.5%	85.4%	88.7%	86.5%	87.8%
Less than 50% low-wage	86.5%	80.1%	84.9%	86.7%	86.8%	87.1%	83.9%	87.0%
Percent women employees								
Less than 25%	87.5%	81.5%	84.9%	87.4%	90.2%	87.4%	84.4%	88.4%
25-49 %	87.7%	77.9%	82.3%	84.2%	87.7%	89.3%	82.4%	88.5%
50-74 %	84.9%	79.9%	87.2%	87.8%	83.4%	85.2%	85.7%	84.8%
75% or more	86.3%	81.3%	85.7%	88.0%	84.0%	87.2%	83.5%	86.8%
Percent age 50 or older employees								
Less than 25%	86.0%	82.5%	87.4%	87.0%	87.3%	85.2%	85.4%	86.2%
25-49 %	87.7%	80.5%	82.5%	87.1%	85.5%	88.9%	84.4%	88.1%
50-74 %	85.6%	83.8%	84.1%	84.9%	88.9%	84.3%	83.4%	86.1%
75% or more	76.6%	69.1%	80.2%	92.7%	79.6%	72.8%	74.3%	78.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.1 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.46%	1.91%	1.43%	1.01%	1.00%	0.65%	0.89%	0.52%
Industry group **								
Agric., fish., forest.	4.38%	14.04%	10.40%	5.66%	1.85%	9.16%	7.44%	5.18%
Mining and manufacturing	1.34%	3.79%	3.51%	3.12%	3.26%	1.55%	2.19%	1.45%
Construction	2.12%	5.08%	3.69%	3.53%	2.76%	6.21%	2.67%	3.00%
Utilities and transp.	1.92%	11.98%	9.08%	8.23%	6.46%	1.82%	4.75%	2.07%
Wholesale trade	1.24%	5.52%	3.92%	3.21%	2.59%	1.73%	2.55%	1.41%
Fin. svcs. and real estate	1.12%	6.57%	4.04%	2.89%	2.18%	1.40%	3.60%	1.16%
Retail trade	1.23%	5.44%	4.01%	2.63%	4.43%	1.35%	2.31%	1.39%
Professional services	0.91%	3.02%	2.38%	1.94%	1.56%	1.36%	1.62%	1.02%
Other services	1.42%	4.82%	5.18%	1.97%	2.76%	2.13%	2.56%	1.62%
Ownership								
For profit, incorporated	0.53%	2.38%	1.65%	1.32%	1.32%	0.69%	1.07%	0.59%
For profit, unincorporated	1.17%	3.93%	3.11%	1.77%	2.70%	1.83%	2.01%	1.39%
Nonprofit	1.39%	5.22%	5.72%	2.13%	2.08%	2.07%	2.81%	1.50%
Age of firm								
Less than 5 years	2.51%	6.34%	3.22%	4.13%	4.57%	13.06%	3.27%	3.60%
5-9 years	2.22%	4.88%	3.92%	3.93%	4.98%	2.32%	2.59%	3.34%
10-19 years	1.26%	3.10%	3.72%	2.11%	2.20%	2.62%	1.94%	1.51%
20 or more years	0.52%	2.91%	1.85%	1.27%	1.20%	0.68%	1.15%	0.56%
Multi/single status								
2 or more locations	0.53%	3.73%	3.35%	1.63%	0.92%	0.65%	1.75%	0.54%
1 location only	0.91%	1.95%	1.54%	1.23%	2.08%	5.77%	0.97%	1.49%
Percent full-time employees								
Less than 25%	4.01%	4.31%	6.32%	4.78%	11.21%	4.62%	3.19%	4.71%
25-49 %	1.97%	4.13%	4.99%	4.43%	4.82%	2.63%	2.45%	2.25%
50-74 %	1.55%	3.88%	2.44%	2.19%	3.00%	2.56%	2.07%	1.85%
75% or more	0.50%	2.24%	1.65%	1.14%	1.10%	0.70%	1.02%	0.56%
Union presence								
No union employees	0.49%	1.81%	1.39%	1.04%	1.02%	0.74%	0.86%	0.56%
Has union employees	1.25%	15.32% *	11.35%	5.25%	3.77%	1.35%	6.97%	1.26%
Percent low-wage employees								
50% or more low-wage	1.18%	5.76%	3.87%	2.36%	3.00%	1.46%	2.34%	1.28%
Less than 50% low-wage	0.50%	2.00%	1.49%	1.08%	1.08%	0.72%	0.94%	0.56%
Percent women employees								
Less than 25%	0.89%	3.37%	2.53%	1.72%	1.70%	1.53%	1.52%	1.05%
25-49 %	0.89%	5.01%	3.10%	2.52%	2.39%	1.02%	2.17%	0.96%
50-74 %	0.92%	3.49%	2.42%	1.98%	1.99%	1.24%	1.68%	1.02%
75% or more	1.10%	3.74%	3.24%	1.71%	2.09%	1.64%	1.92%	1.24%
Percent age 50 or older employees								
Less than 25%	0.76%	2.43%	1.73%	1.36%	1.44%	1.30%	1.17%	0.91%
25-49 %	0.67%	3.98%	3.02%	2.02%	1.78%	0.78%	1.75%	0.71%
50-74 %	1.31%	3.43%	3.43%	2.60%	1.96%	2.41%	2.01%	1.55%
75% or more	3.79%	7.05%	6.08%	2.08%	8.02%	9.80%	5.12%	5.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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